

Bulletin 37, Revised

DENTAL X-RAYS AND DIAGNOSTIC MATERIAL

September 17, 1981

It has been brought to the attention of the Department of Insurance that a conflict still exists between insurers doing business in this State and the Indiana State Board of Dental examiners as to the handling of x-rays and other dental diagnostic material. As such the Department issues this bulletin that supersedes all previous positions taken by this Department on this subject.

Insurance companies are instructed that when reviewing dental claims for pre-determination or payment, a licensed dentist shall be used for the purpose of evaluation or analysis of x-rays and other dental diagnostic material in order to make a recommendation which may result in the disapproval of a claim in whole or in part. Such recommendation shall be in writing. Personnel not licensed as a dentist may review x-rays or other dental diagnostic material for the purpose of approving dental benefits and for determining the extent of benefits available under an insurance contract or benefit plan, and not for the purpose of making any judgment as to the quality or appropriateness of the treatment proposed or rendered.

If the Department finds that an insurance company is not following the guidelines of this Bulletin

Don H. Miller
INSURANCE COMMISSIONER

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